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Application No. 10/015,003
Supplemental Amendment dated November 30, 2007

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AMENDMENTS TO THE CLAIMS

1. (Currently amended) A method of creating an investment fund or an investment trust, comprising acts of:

using a computer to identify ~~identifying~~, according to one or more criteria, a plurality of financial instruments publicly traded on an exchange, each financial instrument being associated with a company;

grouping the plurality of financial instruments, based on market capitalization according to a criterion, into at least a first group of financial instruments and a second group of financial instruments, each financial instrument of the first group of financial instruments being associated with a company having a market capitalization that is larger than the market capitalization of each company associated with each financial instrument of the second group;

using a computer to allocate ~~allocating~~ a weight coefficient to each of said identified financial instruments based ~~at least in part~~ on a value of the market capitalization of each associated company relative to values of the market capitalization of others of the companies associated with the plurality of identified financial instruments;

wherein allocating weight coefficients includes assigning a weight coefficient to each of the plurality of financial instruments such that for substantially any financial instrument associated with a first company having a market capitalization that is larger than a market capitalization of a second company, the financial instrument associated with the first company is assigned a weight coefficient that is greater than or substantially equal to the weight coefficient assigned to the financial instrument associated with the second company;

wherein allocating weight coefficients includes assigning a weight coefficient to each of the plurality of financial instruments such that for each of the financial instruments of the first group, a ratio of (a) a first weight coefficient assigned to a first financial instrument of the first group to (b) a second weight coefficient assigned to a second financial instrument of the second group is less than a ratio of (c) the value of the market capitalization of the company associated with the first financial instrument to (d) the value of the market capitalization of the company associated with the second financial instrument;

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creating an investment fund or an investment trust based on the identified financial instruments and the allocated weight coefficients by using a computer to purchase ~~purchasing~~ an amount of each of the identified financial instruments, the purchased amount being based ~~at least in part~~ on the weight coefficients; and

substantially maintaining said purchased financial instruments for more than two years.

2. (Canceled)

3. (Previously presented) The method of claim 52 wherein said maximum ratio is 100.

4. (Previously presented) The method of claim 1 wherein substantially maintaining said purchased financial instruments for more than two years includes allowing reinvestment of dividends during the more than two years.

5. (Previously presented) The method of claim 1 wherein substantially maintaining said purchased financial instruments for more than two years includes receiving new shares from spin-offs, mergers or acquisitions without subsequent selling during the more than two years.

6. (Previously presented) The method of claim 1 wherein substantially maintaining said purchased financial instruments for more than two years includes putting cash proceeds into a money market fund during the more than two years.

7. (Previously presented) The method of claim 1 wherein substantially maintaining said purchased financial instruments for more than two years includes distributing proceeds to investors during the more than two years.

8. (Previously presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying stocks of the one thousand publicly traded companies having the largest one thousand market capitalizations and choosing a market segment.

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9. (Previously presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying stocks of the three thousand publicly traded companies having the largest three thousand market capitalizations and choosing a market segment.

10. (Previously presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying stocks of the five thousand publicly traded companies having the largest five thousand market capitalizations and choosing a market segment.

11. (Previously presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying stocks from a particular sector.

12. (Previously presented) The method of claim 11 wherein said sector is one of the following: health care, information technology, telecommunications, energy, utilities, and transportation.

13. (Previously presented) The method of claim 1 wherein allocating a weight coefficient to each of the identified financial instruments includes dividing the identified financial instruments into a plurality of groups based on the market capitalizations of the companies associated with the identified financial instruments and, for each of the plurality of groups, allocating the same weight coefficient for all of the financial instruments in the group.

14. (Previously presented) The method of claim 13 wherein the plurality of groups comprises exactly three groups, and a first group, a second group and a third group include 20 percent, 60 percent, and 20 percent, respectively, of the plurality of financial instruments.

15. (Previously presented) The method of claim 14 wherein the purchase amount of each financial instrument in said first group is three times the purchase amount of each financial instrument in said third group.

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16. (Previously presented) The method of claim 15 wherein the purchase amount of each financial instrument in said second group is two times the purchase amount of each financial instrument in said third group.
17. (Previously presented) The method of claim 1 wherein said financial instruments include one or more of the following: common stocks, derivatives, stock options, commodity futures, and bonds.
18. (Previously presented) The method of claim 1, wherein creating an investment fund or an investment trust comprises creating a mutual fund.
19. (Previously presented) The method of claim 1, wherein creating an investment fund or an investment trust comprises creating a closed-end fund.
20. (Previously presented) The method of claim 1, wherein creating an investment fund or an investment trust comprises creating a unit investment trust.
21. (Withdrawn) An asset portfolio, comprising a number of publicly traded financial instruments purchased according to corresponding individual weight coefficients allocated by giving a larger weight coefficient to an instrument having a larger market capitalization and giving a smaller weight coefficients to an instrument having a smaller market capitalization in said number of said financial instruments, wherein the ratio of a largest weight coefficient and a smallest weight coefficient is limited by a selected maximum; said initially purchased financial instruments are substantially maintained for a selected number of years regardless of market conditions.
22. (Withdrawn) An asset portfolio, comprising a number of at least fifty publicly traded stocks purchased according to corresponding individual weight coefficients representing relative values between said stocks, wherein said initially purchased stocks are substantially maintained for an initially selected number of years regardless of a market capitalization of any of said stocks.

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23. (Withdrawn) The asset portfolio of claim 21 wherein a said selected maximum is 100.
24. (Withdrawn) The asset portfolio of claim 21 wherein said instruments are purchased over time based on said initially allocated weight coefficients.
25. (Withdrawn) The asset portfolio of claim 22 wherein said stocks are purchased over time based on said initially allocated weight coefficients.
26. (Withdrawn) The asset portfolio of claim 21 wherein said instruments are selected from 1000 largest publicly traded companies.
27. (Withdrawn) The asset portfolio of claim 21 wherein said instruments are selected from 3000 largest publicly traded companies by choosing a market segment.
28. (Withdrawn) The asset portfolio of claim 21 wherein said instruments are selected from 5000 largest publicly traded companies by choosing a market segment.
29. (Withdrawn) The asset portfolio of claim 22 wherein said instruments are selected from 1000 largest publicly traded companies.
30. (Withdrawn) The asset portfolio of claim 22 wherein said stocks are selected from 3000 largest publicly traded companies by choosing a market segment.
31. (Withdrawn) The asset portfolio of claim 22 wherein said stocks are selected from 5000 largest publicly traded companies by choosing a market segment.
32. (Withdrawn) The asset portfolio of claim 21 or 22 wherein said weight coefficients are equal.

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33. (Withdrawn) The asset portfolio of claim 21 or 22 created in form of a mutual fund.
34. (Withdrawn) The asset portfolio of claim 21 or 22 created in form of a closed-end fund.
35. (Withdrawn) The asset portfolio of claim 21 or 22 created in form of a unit investment trust.
36. (Withdrawn) The asset portfolio of claim 21 wherein said financial instrument includes one of the following: common stocks, derivatives, stock options, commodity futures, bonds.
37. (Withdrawn) A system for creating an investment portfolio, comprising
an interface for connecting to a database including a number of publicly traded financial instruments;
a computer system including a processor for determining individual weight coefficients allocated by giving a larger weight coefficient to an instrument having a larger market capitalization and giving a smaller weight coefficients to an instrument having a smaller market capitalization in said number of said financial instruments, wherein the ratio of a largest weight coefficient and a smallest weight coefficient is limited by a selected maximum; and
said computer system being arranged to perform a purchase of selected financial instruments according to said individual weight coefficients.
38. (Withdrawn) The system of claim 37 wherein said computer system is arranged to calculate a net asset value of said financial instruments.
39. (Withdrawn) A computer program product stored on a computer readable medium comprising a representation of a number of at least fifty publicly traded stocks purchased according to corresponding individual unequal weight coefficients allocated by arranging said selected stocks based on their market capitalization.

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40. (Currently amended) At least one computer readable medium having stored thereon instructions which, when executed by a processor, implement a method comprising:

identifying, according to one or more criteria input by a user, a plurality of financial instruments publicly traded on an exchange, each financial instrument being associated with a company;

grouping the plurality of financial instruments, based on market capitalization according to a criterion, into at least a first group of financial instruments and a second group of financial instruments, each financial instrument of the first group of financial instruments being associated with a company having a market capitalization that is larger than the market capitalization of each company associated with each financial instrument of the second group;

allocating a weight coefficient corresponding to each of said identified financial instruments based at least in part on a value of the market capitalization of each associated company relative to values of the market capitalization of others of the companies associated with the plurality of identified financial instruments;

wherein allocating weight coefficients includes assigning a weight coefficient to each of the plurality of financial instruments such that for substantially any financial instrument associated with a first company having a market capitalization that is larger than a market capitalization of a second company, the financial instrument associated with the first company is assigned a weight coefficient that is greater than or substantially equal to the weight coefficient assigned to the financial instrument associated with the second company;

wherein allocating weight coefficients includes assigning a weight coefficient to each of the plurality of financial instruments such that for each of the financial instruments of the first group, a ratio of (a) a first weight coefficient assigned to a first financial instrument of the first group to (b) a second weight coefficient assigned to a second financial instrument of the second group is less than a ratio of (c) the value of the market capitalization of the company associated with the first financial instrument to (d) the value of the market capitalization of the company associated with the second financial instrument;

indicating, based on the weight coefficients, an amount of each of the identified financial instruments to be purchased and held for more than two years.

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41. (Withdrawn) The computer program product stored on a computer readable medium of claim 39, wherein one third of said selected stocks with a smallest market capitalization is allocated corresponding weight coefficients that assure at least fifteen percent of the entire value of all said stocks for said one third of said stocks.

42. (Previously Presented) The method of claim 1, wherein identifying a plurality of financial instruments comprises identifying at least fifty financial instruments.

43. (Previously Presented) The method of claim 1, wherein substantially maintaining said purchased financial instruments for more than two years comprises substantially maintaining said purchased financial instruments for more than three years.

44. (Previously Presented) The method of claim 1, wherein substantially maintaining said purchased financial instruments for more than two years comprises substantially maintaining said purchased financial instruments for at least ten years.

45. (Previously Presented) The method of claim 1, wherein substantially maintaining said purchased financial instruments for more than two years comprises substantially maintaining said purchased financial instruments for more than two years.

46. (Previously Presented) The method of claim 1, wherein identifying financial instruments includes identifying growth stocks.

47. (Previously Presented) The method of claim 1, wherein identifying financial instruments includes identifying value stocks.

48. (Previously Presented) The method of claim 1 wherein purchasing the identified financial instruments comprises purchasing the identified financial instruments over time based on said

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initially allocated weight coefficients.

49. (Previously Presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying financial instruments associated with the one thousand publicly traded companies having the largest one thousand market capitalizations.

50. (Previously Presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying financial instruments associated with the three thousand publicly traded companies having the largest three thousand market capitalizations.

51. (Previously Presented) The method of claim 1 wherein identifying financial instruments according to one or more criteria includes identifying financial instruments associated with the five thousand publicly traded companies having the largest five thousand market capitalizations.

52. (Previously Presented) The method of claim 1, wherein allocating a weight coefficient to each of the identified financial instruments further comprises selecting a maximum ratio of a largest weight coefficient relative to a smallest weight coefficient, wherein the maximum ratio is less than a ratio of i) the market capitalization of the company associated with the financial instrument to which the largest weight coefficient is assigned to ii) the market capitalization of the company associated with the financial instrument to which the smallest weight coefficient is assigned.

53. (Previously Presented) The method of claim 1, wherein the purchased amount of each of the identified financial instruments is based only on the weight coefficients and a total amount of all the identified financial instruments being purchased.

54. (Previously Presented) The method of claim 1, wherein identifying, according to one or more criteria, a plurality of financial instruments publicly traded on an exchange comprises identifying a plurality of financial instruments publicly traded on an exchange according to one or more criteria input by a user.

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55. (Previously Presented) The method of claim 13 wherein the selected financial instruments include one or more of the following: common stocks, derivatives, stock options, commodity futures, and bonds.

56. (Previously Presented) The computer readable medium of claim 40, wherein the identified financial instruments associated with companies having a market capitalization that is amongst the bottom one third of the market capitalizations of the companies that are associated with the plurality of financial instruments are allocated weight coefficients that assure that at the time of purchase, at least fifteen percent of the entire value of all of the financial instruments to be purchased is allocated to the financial instruments associated with companies having a market capitalization that is amongst the bottom one third of the market capitalizations of the companies that are associated with the plurality of financial instruments.

57. (Currently amended) A method of creating an investment portfolio, comprising acts of:
using a computer to identify identifying, according to one or more criteria, a plurality of financial instruments publicly traded on an exchange, each financial instrument being associated with a company having annual earnings;

using a computer to allocate ~~allocating~~ a weight coefficient to each of said identified financial instruments based ~~at least in part~~ on a value of the annual earnings of each associated company relative to values of the annual earnings of others of the companies associated with the plurality of identified financial instruments;

wherein allocating weight coefficients includes assigning a weight coefficient to each of the plurality of financial instruments such that for substantially any financial instrument associated with a first company having annual earnings larger than annual earnings of a second company, the financial instrument associated with the first company is assigned a weight coefficient that is greater than or substantially equal to the weight coefficient assigned to the financial instrument associated with the second company;

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using a computer to purchase ~~purchasing~~ an amount of each of the identified financial instruments based ~~at least in part~~ on the weight coefficients; and
substantially maintaining said purchased financial instruments for more than two years.

58. (Previously Presented) The method of claim 57, wherein the plurality of financial instruments include at least a first group of financial instruments and a second group of financial instruments, each of the first group of financial instruments being associated with a company having annual earnings larger than the annual earnings of each company associated with each financial instrument of the second group; and

wherein allocating weight coefficients includes assigning a weight coefficient to each of the plurality of financial instruments such that for each of the financial instruments of the first group, a ratio of (a) a first weight coefficient assigned to a first financial instrument of the first group to (b) a second weight coefficient assigned to a second financial instrument of the second group is less than a direct ratio of (c) the value of the annual earnings of the company associated with the first financial instrument to (d) the value of the annual earnings of the company associated with the second financial instrument.

59. (Previously Presented) The method of claim 57, further comprising creating an investment fund or an investment trust based on the purchased financial instruments.

60. (Previously Presented) The method of claim 58, further comprising creating an investment fund or an investment trust based on the purchased financial instruments.

61. (New) The method of claim 1, wherein allocating a weight coefficient to each of said identified financial instruments based on a value of the market capitalization of each associated company relative to values of the market capitalization of others of the companies associated with the plurality of identified financial instruments comprises:

allocating a weight coefficient to each of said identified financial instruments based only on a value of the market capitalization of each associated company relative to values of the market

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capitalization of others of the companies associated with the plurality of identified financial instruments